



JOSEPH R. BIDEN, III
ATTORNEY GENERAL

DEPARTMENT OF JUSTICE
820 NORTH FRENCH STREET
WILMINGTON, DELAWARE 19801

PHONE (302) 577-8338
FAX (302) 577-2601

WARNING SIGNS OF FINANCIAL ABUSE OF AN ELDERLY PERSON

Watch for unusual activity in bank accounts.

Be wary of unusually large withdrawals, more frequent than usual withdrawals or drastic changes in types of withdrawals. Other inappropriate activity in bank accounts, such as automatic teller machine withdrawals when the older person is not able to get to the bank, can be a sign of financial abuse.

Changes in financial accounts.

Changes in bank or investment accounts at a time when the older person is not capable of understanding the nature or extent of the changes may be an indication of trouble. Such changes include the establishment of joint tenancy on a bank or investment account, or the execution of a Power of Attorney.

Physical needs are not being met

If a care giver or relative is receiving and/or managing funds on behalf of the older person, yet the older person does not appear to be properly cared for, financial abuse may be occurring.

Changes to a will or property titles.

A new will or substantial changes to a will, or changes to property titles, at a time when the older person is not capable of understanding the nature and effect of such changes may indicate exploitation.

Valuable items are missing.

The disappearance, without reasonable explanation, of jewelry, silverware, artwork, or collectibles is a sign that someone may be misappropriating an older person's valuables.